

(b) In terms of instructions of Reserve Bank of India (RBI) on the subject of Income Recognition and Asset Classification (IRAC) dated July 1, 2015, every bank has to have its own recovery policy including the manner and procedure of write-offs. Loans are written off after appropriate provisions have been made to take advantage of tax benefits and capital optimization. In respect of technical write-offs, RBI has permitted write-offs at Head Office level while recovery efforts are still continued at branch level. In some cases, where recovery falls short of total outstanding in the account, either through compromise settlements or through sale of financial assets to Asset Reconstruction Companies (ARCs), the shortfall is actually written-off.

(c) RBI has informed that write-off details for leading account holders are not available with them.

Aims and objectives of MUDRA Yojana

1742. SHRI N. GOKULAKRISHNAN: Will the Minister of FINANCE be pleased to state:

- (a) the aims and objectives of MUDRA Yojana;
- (b) the amount so far disbursed under MUDRA Yojana, State-wise;
- (c) the State-wise and category-wise percentage of loan given to women, SC/ST, OBC entrepreneurs;
- (d) whether it is a fact that the banking sector has been given a target of 1.22 lakh crores of disbursement under MUDRA in the year 2015-16; and
- (e) if so, whether banks are on the track to achieve the target?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SANTOSH KUMAR GANGWAR): (a) The main objective of Pradhan Mantri Mudra Yojana (PMMY) is to provide access to institutional finance to unfunded micro/small business units, which help in creating income generating activities and employment.

(b) and (c) The State-wise amount disbursed and Category-wise percentage of loan given to women, Schedule Caste/Schedule Tribe (SC/ST), Other Backward Classes (OBCs) entrepreneurs is given in Statement (*See* below).

(d) and (e) Government of India had set a target of ₹1.22 lakh crore disbursement under MUDRA Yojana in the year 2015-2016, against which Banks

and Micro Finance Institutions (MFIs) have together disbursed ₹1,32,954.73 crore, thereby achieving 109% of the targets fixed in FY 2015-2016.

Statement

State-wise disbursement /percentage of loans given to Women, SC/ST, OBC Entrepreneurs of MUDRA Loans under PMMY from 08/04/2015 to 22/07/2016)

State	No. of A/Cs	Disbursement (₹ in crore)	Category-wise Total Percentage of disbursement from 08.04.2015 to 22.07.2016			
			SC	ST	OBC	women
1	2	3	4	5	6	7
Andaman and Nicobar Islands	25148	220.38	11%	3%	42%	30%
Andhra Pradesh	905871	6759.05	7%	2%	23%	32%
Arunachal Pradesh	5519	84.09	4%	64%	6%	18%
Assam	554866	2125.03	6%	5%	17%	38%
Bihar	3058110	8718.51	13%	3%	49%	55%
Chandigarh	25132	243.46	3%	0%	5%	17%
Chhattisgarh	790491	2593.02	10%	9%	31%	47%
Dadra and Nagar Haveli	1547	23.78	4%	4%	9%	16%
Daman and Diu	1533	14.57	3%	1%	10%	13%
Delhi	436516	3577.16	5%	1%	6%	26%
Goa	51216	440.84	1%	5%	7%	24%
Gujarat	1380789	7466.73	5%	4%	19%	59%
Haryana	910360	3801.87	19%	2%	16%	47%
Himachal Pradesh	97882	1133.42	11%	7%	7%	18%
Jammu and Kashmir	70605	1393.68	3%	3%	1%	14%
Jharkhand	1116431	3506.63	7%	6%	34%	46%
Karnataka	5408724	19701.96	8%	4%	20%	56%
Kerala	1067289	5941.19	7%	1%	29%	39%

1	2	3	4	5	6	7
Lakshadweep	838	6.14	1%	64%	5%	19%
Madhya Pradesh	3088924	9432.9	13%	7%	32%	59%
Maharashtra	4307500	16409.17	10%	4%	20%	52%
Manipur	25570	137.84	4%	26%	13%	34%
Meghalaya	22297	185.34	7%	56%	5%	38%
Mizoram	9761	94.11	5%	80%	4%	35%
Nagaland	5823	89.84	5%	63%	4%	30%
Odisha	2982334	6857.01	13%	6%	42%	64%
Puducherry	108706	422.06	10%	0%	46%	51%
Punjab	800175	4192.72	22%	1%	7%	36%
Rajasthan	1411001	6649.13	9%	4%	19%	35%
Sikkim	8463	65.41	8%	13%	12%	47%
Tamil Nadu	5967468	18747.28	14%	1%	23%	61%
Telangana	446225	4302.22	5%	4%	15%	27%
Tripura	79305	404.28	15%	12%	15%	35%
Uttar Pradesh	4002901	14298.63	18%	2%	25%	48%
Uttarakhand	430212	2062.28	15%	4%	15%	41%
West Bengal	3253835	9557.19	14%	2%	7%	56%
TOTAL	42859367	161658.92	11%	4%	23%	50%

Resentment over merger of subsidiaries with SBI

1743. SHRIMATI WANSUK SYIEM: Will the Minister of FINANCE be pleased to state:

(a) whether Government has taken note of the widespread resentment among employees of subsidiary banks of the State Bank of India over Government's move to merge the subsidiaries with the SBI;

(b) whether apart from employees of subsidiary banks of the SBI, a cross section of customers of these associate banks have come forward to support the unions in their struggle; and

(c) whether MSME customers of the subsidiary banks have already started shifting their accounts to other banks which are smaller and offer personalised service, which they don't expect from a behemoth like SBI?